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In Re:

HASHAM SYED and  
NIGHAT SYED,

Debtors.

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
NEWARK VICINAGE

Chapter 13

Case No. 22-17137-VFP

HEARING DATE: March 2, 2023

**CERTIFICATION IN RESPONSE TO OBJECTION TO EXEMPTIONS**

I, Hasham Syed, declare under penalty of perjury as follows:

1. I am the Debtor in the above captioned matter and I am familiar with the facts contained in this Certification in response to the Objection to Exemptions filed by Judah B. Lowenstein on behalf of Charles Forman, as Chapter 7 Trustee for Prestige America Mfg. Corp. docket entry 54.

2. Although the objection asserts that there is no equity in my residence located at 54 Saw Mill Road, Kinnelon, New Jersey ("Property") as a result of certain mortgages encumbering the Property it is my intention to show good faith and avoid these mortgages for the benefit of my unsecured creditor body as these mortgages were granted as a result of loans to my former business Prestige America Mfg. Corp., which is a corporation that filed chapter 7 bankruptcy bearing case number 22-29297 (VFP).

3. As a further showing of good faith, I will amend my petition and not assert any right to an exemption pursuant to 11 U.S.C. section 522(d)(1).

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Date: February 28, 2023

/s/ Hashmi Syed  
Hashmi Syed